

EXHIBIT A

002246880002

POLICY DATA PAGE

Owner GARY H LUPILOFF
 Insured GARY H LUPILOFF
 Policy Number LQ34804300
 Age Of Insured 48
 Sex Of Insured Male
 Rate Type Non-Tobacco

Policy Date November 28, 2003
 Initial Face Amount \$500,000
 Standard Premium Class

An initial premium on the premium basis as shown in the application is due as of the policy date.
 Total initial premiums for the available frequencies of payment are:

Annual	Semi Annual	Quarterly	Monthly
\$1,030.00	\$535.60	\$272.95	\$81.67

Premiums are payable to the policy anniversary in the year shown in the schedule below or until prior death of the insured.

To determine the guaranteed maximum model premium for any given age, use the annual premium shown and then:

1. multiply by the factor shown at the right; and
2. add the loading

Payment Mode	Factor	Loading
Semi-annual	x .6200	+ .00
Quarterly	x .2650	+ .00
PAP	x .0890	+ .00

Schedule of Benefits and Annual Premiums

Form Number	Benefits	Annual Premium	Payable To Year
4608	10 YEAR LEVEL GUARANTEED TERM LIFE INSURANCE TO AGE 98	\$1,030.00	2013
	TOTAL INITIAL ANNUAL PREMIUM	\$1,030.00	

DUPLICATE 1

0303

002246880903

Insured Name GARY H LUPLOFF
 Policy Number L034804300
 Policy Date November 28, 2003
 Age Of Insured 48
 Sex of Insured Male

10 Year Level Guaranteed Term Life Insurance to Age 95 - Base Policy Face Amount - \$500,000

NOTE: Premium is due at the beginning of each premium payment period (i.e., Annual, Semi-Annual, Quarterly, Monthly). The premium for the annual premium payment period is disclosed on this page.

NOTE: Conversion may be at any time during the first 5 years, subject to the "CONVERSION" provision.

POLICY YEAR	AGE	GUARANTEED PREMIUM	POLICY YEAR	AGE	GUARANTEED PREMIUM
1	48	\$1,030.00	26	71	\$52,815.00
2	47	\$1,030.00	27	72	\$58,438.00
3	46	\$1,030.00	28	73	\$66,138.00
4	45	\$1,030.00	29	74	\$72,496.00
5	50	\$1,030.00	30	75	\$80,385.00
6	51	\$1,030.00	31	76	\$88,675.00
7	52	\$1,030.00	32	77	\$97,365.00
8	53	\$1,030.00	33	78	\$105,480.00
9	54	\$1,030.00	34	79	\$115,310.00
10	55	\$1,030.00	35	80	\$127,170.00
11	56	\$11,825.00	36	81	\$139,335.00
12	57	\$12,980.00	37	82	\$163,060.00
13	58	\$14,288.00	38	83	\$188,280.00
14	59	\$15,710.00	39	84	\$184,685.00
15	60	\$17,320.00	40	85	\$201,930.00
16	61	\$19,110.00	41	86	\$219,760.00
17	62	\$21,175.00	42	87	\$237,915.00
18	63	\$23,518.00	43	88	\$258,315.00
19	64	\$26,110.00	44	89	\$275,225.00
20	65	\$28,955.00	45	90	\$294,810.00
21	66	\$32,030.00	46	91	\$315,830.00
22	67	\$35,330.00	47	92	\$338,785.00
23	68	\$38,915.00	48	93	\$365,945.00
24	69	\$42,880.00	49	94	\$402,410.00
25	70	\$47,760.00			

DUPLICATE

0304